Attorney Docket No. 807009 U.S. Serial No. Not Assigned Filed: January 25, 2002 Title: Payment System Inventor: Ynjiun P. Wang Sheet I of 15

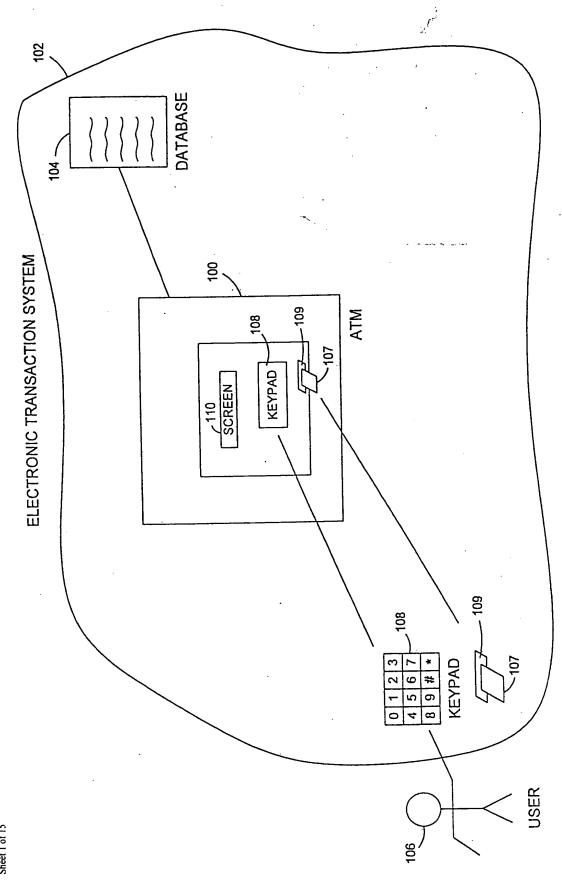
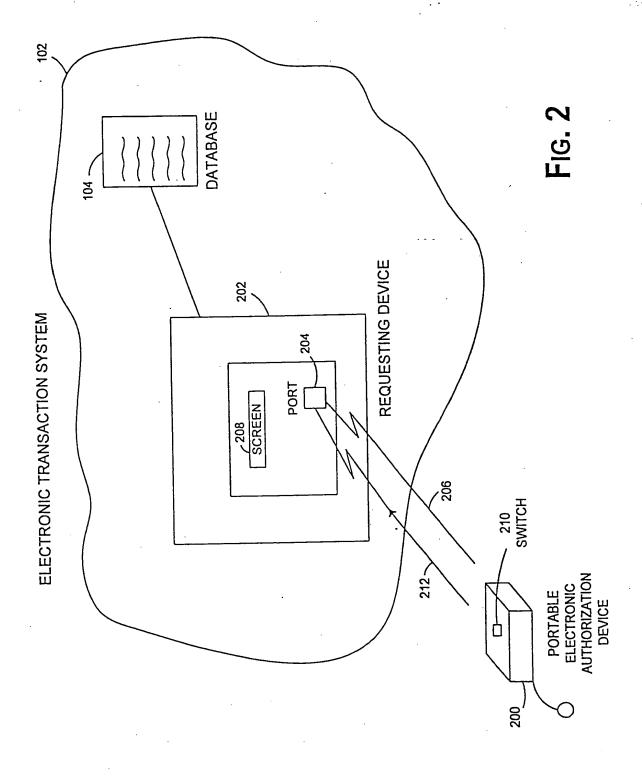


FIG. 1 (PRIOR ART)

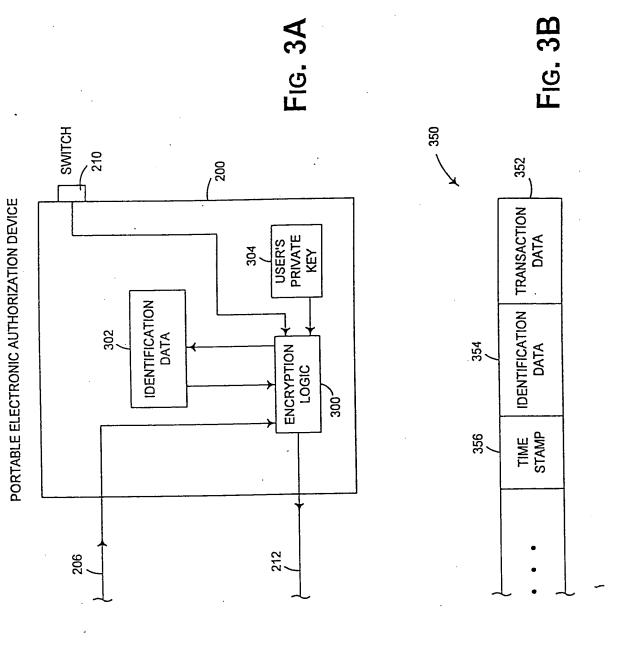
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Attomey Docket No. 807009 U.S. Serial No. Not Assigned Filed: January 25, 2002 Title: Payment System Inventor: Ynjiun P. Wang Sheet 2 of 15

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Attorney Docket No. 807009 U.S. Serial No. Not Assigned Filed: January 25, 2002 Title: Payment System Inventor: Ynjiun P. Wang Sheet 3 of 15



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PORTABLE ELECTRONIC AUTHORIZATION DEVICE

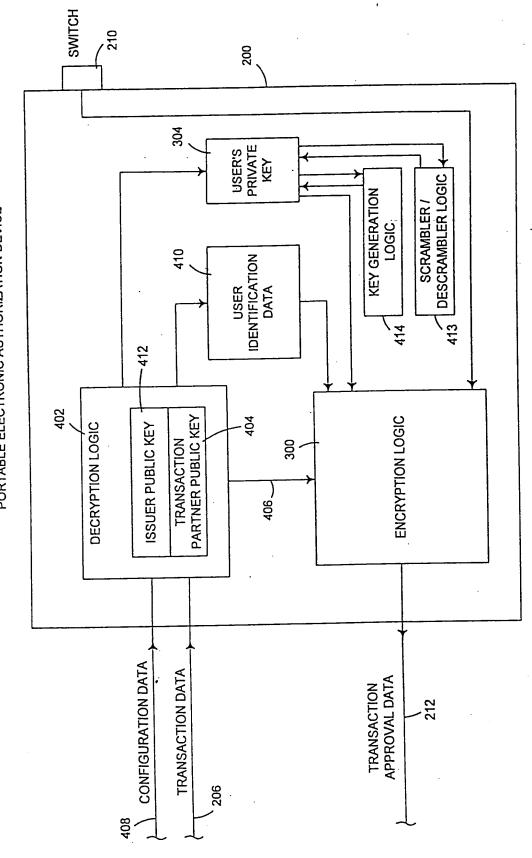


Fig. 4

177

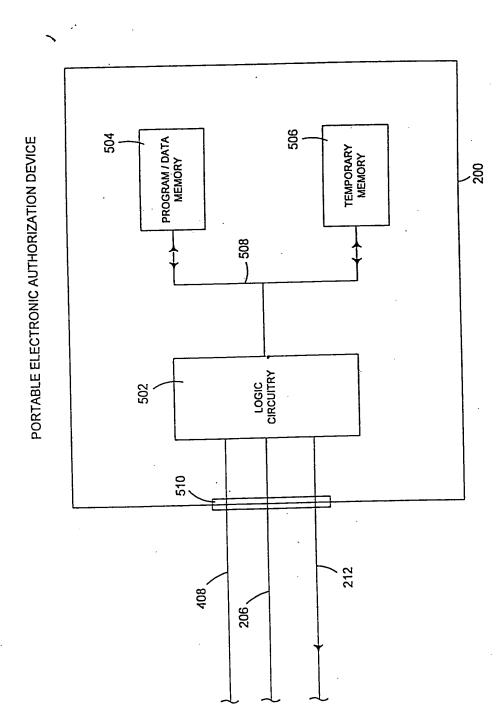


Fig. 5A

Ä



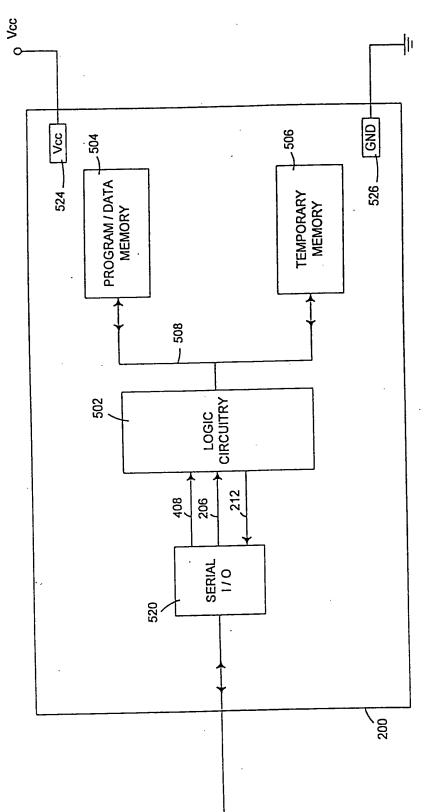
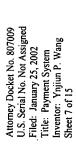
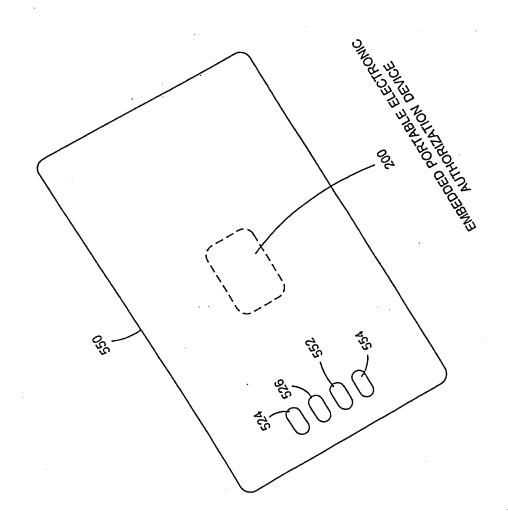


Fig. 5B





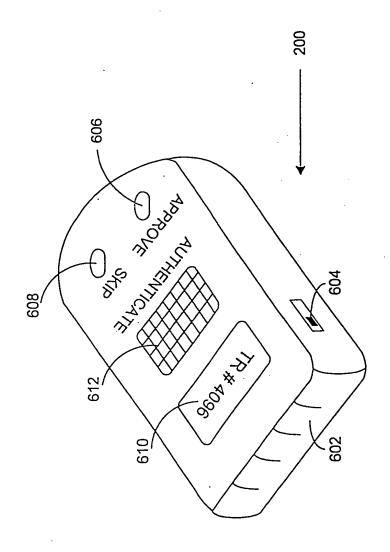
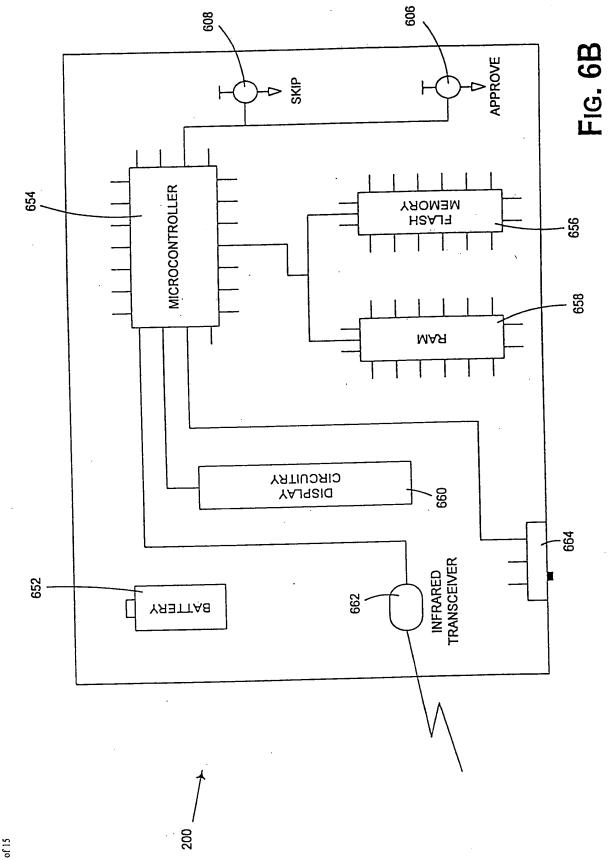


Fig. 6A



Attorney Docket No. 807009 U.S. Serial No. Not Assigned Filed: January 25, 2002 Title: Payment System Inventor: Ynjiun P. Wang Sheet 9 of 15 Attorney Docket No. 807009 U.S. Serial No. Not Assigned Filed: January 25, 2002 Title: Payment System Inventor: Ynjiun P. Wang Sheet 10 of 15

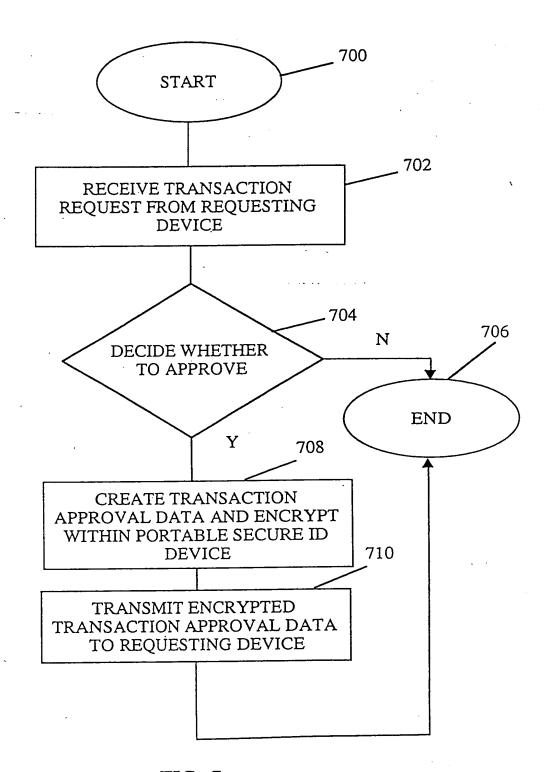


FIG. 7

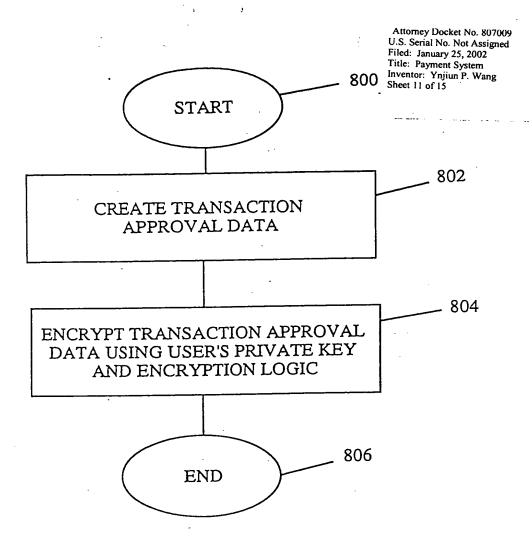


FIG. 8

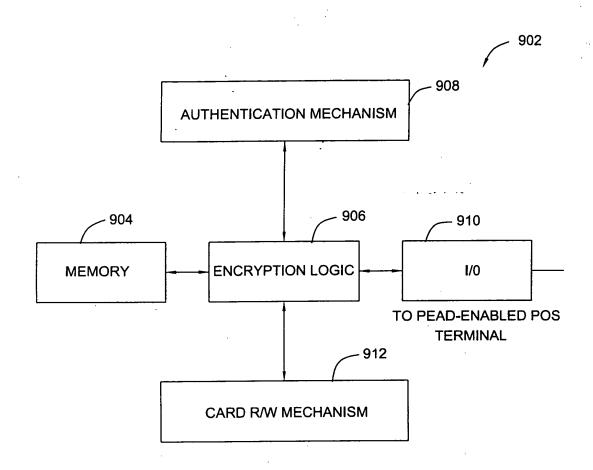


FIG. 9

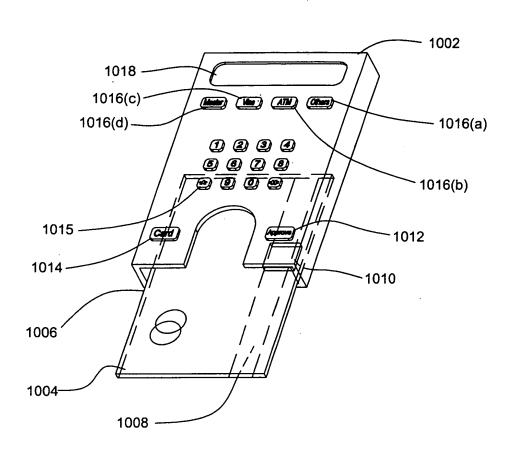


FIG. 10

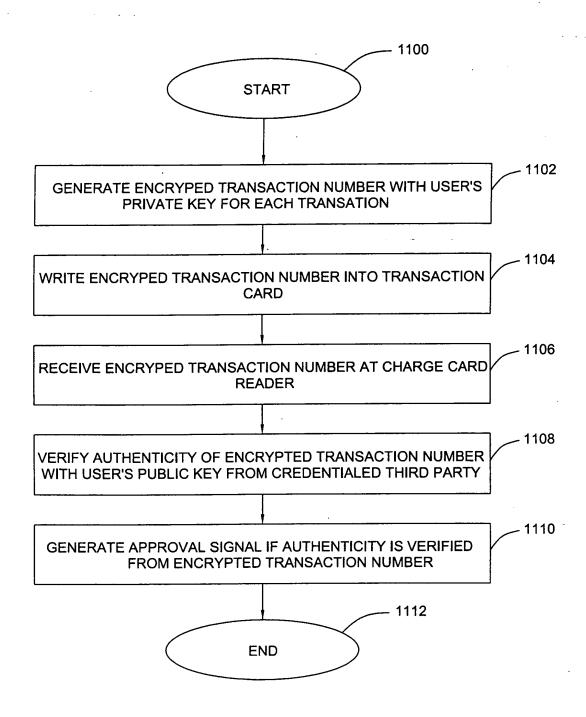


FIG. 11

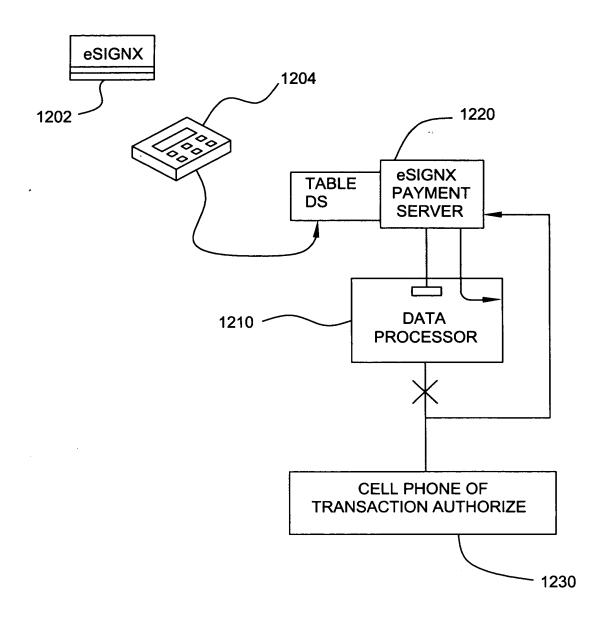


FIG. 12